

FILED
11/13/20
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U.S. BANKRUPTCY
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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Kristal C. Owens, fka Kristal C. Owens-Gayle	19-24274 GLT
<u>Debtor(s)</u>	Chapter 11 Proceeding
BAYVIEW LOAN SERVICING, LLC	Related Dkt. No. 163
Movant	
v.	
Kristal C. Owens, fka Kristal C. Owens-Gayle	
Respondents	

20-0093

**ORDER GRANTING PROSPECTIVE
IN-REM RELIEF FROM THE AUTOMATIC STAY**

AND NOW, this 13th day of November, 2020, it is hereby ORDERED that the automatic stay of 11 U.S.C. §362(a) is hereby modified to permit COMMUNITY LOAN SERVICING, LLC, formally known as BAYVIEW LOAN SERVICING, LLC and/or its successors and assigns to proceed with foreclosure on the property located at 6564 Frankstown Avenue, Pittsburgh, PA 15206, parcel # 0125-E-00114-0000-01, (the “property”) and/or to verify vacancy of the home.

It is further ORDERED, that future bankruptcy case filed by the Debtor(s), their successors, assigns or any other occupants of the Property, filed within two (2) years of this Order, will not operate as a stay of any actions taken by the Movant, its successors or assigns for enforcement of the right to possession of the premises; and,

It is further ORDERED that the Recorder of Deeds for Allegheny County, Pennsylvania is hereby directed to allow for the recording of this Order, pursuant to 11 U.S.C. §362(d)(4); and,


It is further ORDERED that if this Order is recorded in the above manner, it shall be binding in any bankruptcy case filed not later than two (2) years after the entry of this Order; and,

It is further ORDERED, that in the event of Dismissal of this case for any reason, the Debtor shall be prohibited from re-filing a Bankruptcy petition under any Chapter of the Code for a period of 180 Days.

It is further ORDERED, that the relief granted by this Order shall survive the conversion of this bankruptcy case to a case under any other Chapter of the Bankruptcy Code; and

It is further ORDERED, that Bankruptcy Rule 4001(a)(3) is not applicable and Movant is allowed to immediately proceed with foreclosure and all other relief available under the Non-Bankruptcy law.

Dated: 11/13/20


United States Bankruptcy Judge
Gregory L. Taddonio

Interested Parties:

Kristal C. Owens
10482 Baltimore Ave, Ste. 277
Beltsville, MD 20705

Donald R. Calaiaro, Esquire
938 Penn Avenue, Suite 501
Pittsburgh, PA 15222-3708

Larry E. Wahlquist, Esquire
US Trustee Program/ Dept. Of Justice
1001 Liberty Ave, Suite 970
Pittsburgh, PA 15222

Powers Kim, LLC
8 Neshaminy Interplex, Suite 215
Trevose, PA 19053
Attorneys for Movant

In re:
Kristal C. Owens
Debtor(s)

Case No. 19-24274-GLT
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 13, 2020

User: culy
Form ID: pdf900

Page 1 of 2
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2020:

Recip ID	Recipient Name and Address
db	+ Kristal C. Owens, 10482 Baltimore Ave., Ste. 277, Beltsville, MD 20705-2321
	+ Powers Kirm, LLC, 8 Neshaminy Interplex, Suite 215, Trevose, PA 19053-6980

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2020 at the address(es) listed below:

Name	Email Address
Ann E. Swartz	on behalf of Creditor U.S. Bank National Association as Trustee for MASTR Adjustable Rate Mortgages Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1 ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
Brett A. Solomon	on behalf of Interested Party OPA-Hi Development LLC brett.solomon@solomon-legal.com
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
David Z. Valencik	on behalf of Debtor Kristal C. Owens dvalencik@c-vlaw.com cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com:ssimmons@c-vlaw.com;mpeduto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com
Donald R. Calaiaro	

District/off: 0315-2

User: culy

Page 2 of 2

Date Rcvd: Nov 13, 2020

Form ID: pdf900

Total Noticed: 2

on behalf of Debtor Kristal C. Owens dcalaiaro@c-vlaw.com
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mped
uto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Jeffrey R. Hunt

on behalf of Creditor County of Allegheny jhunt@grblaw.com cnoroski@grblaw.com

Jennifer L. Cerce

on behalf of Creditor Wilkinsburg School District and Borough of Wilkinsburg jlc@mbm-law.net

Jill Locnikar

on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov,
patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Jill Manuel-Coughlin

on behalf of Creditor BAYVIEW LOAN SERVICING LLC bankruptcy@powerskirm.com

Jill Manuel-Coughlin

on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC bankruptcy@powerskirm.com

Keri P. Ebeck

on behalf of Creditor U.S. Bank National Association as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates,
Series 2007-15N kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Larry E. Wahlquist

on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Sheetal Ramesh Shah-Jani

on behalf of Creditor Lehman Xs Trust Mortgage Pass-Through Certificates Series 2007-15N sshahjani@rascrane.com

Thomas Song

on behalf of Creditor U.S. Bank National Association et.al. pawb@fedphe.com

TOTAL: 16